

Debit Cardholder Agreement/Disclosure for Neighbors Credit Union
Regulation E Disclosure

Disclosures of deposits/withdrawals/payments and limits of transactions:

- (A) Withdraw Cash from Your Checking, Share (savings) or Line of Credit Account, to a total of \$500 Maximum or available balance in Your Account per business day, whichever is less, and six (6) transactions per Business Day.
- (B) Make Deposits into Your Checking or Savings Account. (All payments subject to verification)
- (C) Transfer funds between Your Checking and Savings Account.
- (D) Pay for purchases at places that have agreed to accept the Card or PIN (Personal Identification Number)-Point-of-Sale Transactions/Debit transactions.
- (E) Pay a Loan Payment on Your Neighbors Credit Union Account. (All deposits subject to verification and standard business day hold periods of at least one day.)
- (F) Obtain balance information about Your Account.
- (G) Pay for purchases at places that have agreed to accept the cash/ATM/Debit card (through associated networks).
- (H) Some of these services may not be available at all terminals.
- (I) You agree not to use Your Card for illegal transactions including, but not limited to, advances made for the purpose of gambling and/or wagering where such practices are in violation of applicable state and/or federal law.
- (J) Debit Cards are not permitted at Car Rental Merchants.
- (K) We (the financial institution) allow electronic check transactions to post to your (the consumers) checking account. You may use information from your share draft to initiate a one-time electronic fund transfer from your account.
- (L) We may authorize and complete transactions by drawing on the overdraft protection or courtesy pay program and the balance we provide does not include amounts available through the overdraft protection or courtesy pay program.

Disclosures for charges on transactions/transfers:

(A) There is no charge for transactions made at Neighbors ATM machines. We will charge You \$1.00 for monetary transactions at any machine other than Neighbors Credit Union automated teller machines. This fee does not include any surcharge imposed by the other financial institution.

Notice regarding ATM fees by others: If you use an automated teller machine that is not operated by us, you may be charged a fee by the operator of the machine and/or by an automated transfer network. The credit union is not responsible for fees charged for the use of an ATM, Debit or Check Card issued by that credit union at an ATM that is not owned and/or operated by the issuing credit union.

(B) You will get transaction verification at the time You make any monetary/transaction to or from Your Account using ATM/Point-of-Sale/Debit Terminals for amounts over \$15.00.

(C) You will get a Monthly Account Statement, unless there are no transfers/ transactions in a particular month. On Passbook-Type Accounts (Regular Shares), a Quarterly Statement will be issued, or You may obtain an update by request.

(D) Fifteen Dollars (\$15.00) will be charged for the replacement of a lost or stolen Card and \$3.00 will be charged for reissuing a PIN.

(E) There is no charge for cash card/Point-of-Sale transactions.

(F) Card Validation: As a security measure certain types of cards issued will require action on your part to activate/validate before you use the card. Instruction will accompany the card for this function. If an unsolicited ATM/Debit Card is enclosed with the agreement and if you do not want the usage of the card, please destroy it at once by cutting it in half or returning it to the Credit Union.

Disclosure of account information to third parties:

Information will be disclosed to third parties about Your Account when it is necessary for completing transfers or in order to verify Your Account, or to comply with government agency or court orders or if You give Us Your written permission.

Disclosures for your liability for unauthorized transactions and the definition of a business day:

(A) Tell Us at once if You believe Your ATM/Debit Card or PIN (Personal Identification Number) has been lost or stolen to avoid losing all the money in Your Account.

(B) If a transaction is made with your card or card number without your permission, and is either a Visa or Interlink transaction, you will have no liability for the transaction, unless you were grossly negligent in the handling of your account or card. Your liability for unauthorized use of your card or account will be determined under the following paragraphs for transactions that are not Visa or Interlink transaction at ATMs, for transactions at ATMs, or if you were grossly negligent in the handling of your account card.

(C) If you tell us within two business days, you can lose no more than fifty dollars (\$50) if someone used you card without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your card, and we can prove we could have stopped someone from using your card without your permission if you had told us, you could lose as much as five hundred dollars (\$500).

(D) If Your statement shows transfers that You did NOT make, tell Us at once.

(E) If You do not tell Us within sixty (60) days after Your statement is mailed to You; You may not get back the money You lost, if We can prove that We could have stopped someone from taking the money if We were informed in time.

(F) Business days are Monday through Friday. Federal Holidays are not included.

Disclosures of phone numbers and addresses to be notified in event of unauthorized transfers:

If You believe Your Card or PIN has been lost or stolen or that someone has transferred or may transfer money from Your Account without Your permission, call:

1-800-325-2697 or 314-892-5400 or write ATM Department, 6300 South Lindbergh, St. Louis, MO 63123.

Authorization to complete transactions:

All Withdrawals, Deposits, Transfers, Payments, and Cash Advances are subject to the "Cardholder Agreement" as well as to all laws, rules, regulations and other agreements, except as herein modified, governing Your Accounts, or other specified credit Accounts with Credit Union. The Credit Union is authorized and directed to credit or charge, as the case may be, all Withdrawals, Deposits, Transfers, and Cash Advances and so accept all Payments indicated through the use of the Terminal, as though specifically authorized by You. The Credit Union is authorized and directed to charge any Account for the amount of any check or other instrument; which is part of any transaction initiated through the use of the Terminal if and to the extent that such item is dishonored or otherwise returned unpaid for any reason, including, without limitation, insufficient funds, or stop payment orders. All transactions initiated through any Terminal are subject to verification and all Deposits and Payments are subject to receipt and verification by the Credit Union at the Credit Union's main office.

Preauthorized transfers:

If You have arranged to have electronic transfers made to Your Account at least once every sixty (60) days from the same person or company or government agency, you can call us at 314-892-5400 or call RITA, Our account access by phone service as 314-892-7878 or by PCRITA, our online banking service to find out whether the Deposit has been made.

Disclosure of errors or questions about electronic transfers:

In Case of Errors or Questions About Your Electronic Transfers Telephone us at 314-892-5400 or 1-800-325-2697 as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

- (A) Tell us your name and account number (if any).
- (B) Describe the error on the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (C) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will tell you the results of our investigation within 10 business days* after we hear from you and will cancel any error promptly. If we need more time, however, we may take up to 45** days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of money during the time it takes us to complete our

investigation. (If the error you assert is an unauthorized Visa transaction, other than a cash disbursement at an ATM, we will credit your account history which may warrant a delay, in which case you will receive credit within 10 business days.) If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

If we decide that there was no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

* If you give notice of an error within 30 days after you make the first deposit to your account, we will have 20 business days instead of 10 business days.

** If you give notice of an error with 30 days after you make the first deposit to your account, notice of an error involving a point of sale transaction, or notice of an error involving a transaction initiated outside the U.S. its possessions and territories, we will have 90 days instead of 45 days to investigate.

Disclosure of credit union liability for failure to make transfers:

If We do not properly complete a transfer to or from Your Account on time or in the correct amount according to our agreement with You, We will be liable for Your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (A) If through no fault of Ours, You do not have enough money in Your Account in the form of collected funds to make the transfer.
- (B) If the transfer would go over the credit limit preauthorized credit line.
- (C) If the automated teller machine where You are making the transfers does not have enough cash or is not normally equipped to perform service requested.
- (D) If the Terminal was not working properly and You knew about the breakdown before You started the transfer.
- (E) If your card has been reported as lost/stolen or we suspect unauthorized use.
- (F) If circumstances beyond Our control (such as fire or flood) prevent the transfer, despite reasonable precautions We have taken.
- (G) If funds are subject to legal encumbrance which restrict transfers.
- (H) There may be other exceptions as disclosed in the Cardholder Agreement.
- (I) If the Credit Union fails to receive necessary transfer data or the data received is erroneous or incomplete. The credit union transaction processing is offline for maintenance.

Disclosure of right to stop payment of preauthorized transfers, procedure for doing so, right to receive notice of varying amounts, and financial institution's liability for failure to stop payment:

(A) Right to stop payment and procedure for doing so. If you have told us in advance to make regular payments out of your account, you can stop any of these payments. Here's how:

Call us at 314-892-5400 or 1-800-325-2697, or write us at 6300 South Lindbergh Blvd., St. Louis, MO 63123, in time for us to receive your request three business days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within 14 days after you call. (We will charge you \$15.00 for each stop-payment order you give.)

(B) Notice of varying amounts. If these regular payments may vary in amount, (we) (the person you are going to pay) will tell you, 10 days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

(C) Liability for failure to stop payment of preauthorized transfer. If you order us to stop one of these payments three business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

Amendments to cardholder agreement:

From time to time, the Credit Union may amend this Cardholder Agreement upon reasonable or twenty-one (21) days notice to You in writing by mailing a copy of the Amendment to You at the most recent address shown on Credit Union's records.

Suspension of privileges:

Without liability to You and without affecting Your responsibility for any transaction initiated through a Terminal, the Credit Union may at any time decrease or cancel the services the Credit Union offers through the use of the Card or revoke the Card by giving reasonable notice to You in writing. The Card and the PIN are the Credit Union's property and You must return them to the Credit Union upon demand.

PIN-LESS Debit Transaction Disclosure

Your VISA debit card allows you to conduct transactions on the CO-OP, NYCE, PULSE, STAR or ACCEL/Exchange networks. Some merchants are authorized to accept non-VISA debit transactions without requiring you to enter your PIN. If you choose to sign to authorize a debit transaction, the transaction will be routed as a VISA transaction. Provisions of the card holder agreement that specifically relate to VISA transactions are inapplicable to non-VISA debit

transactions. For instance, a non-VISA debit transaction will not provide VISA's Zero Liability Protection benefit.